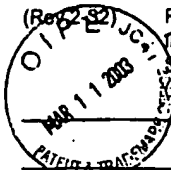


(Reg. 2.2) PATENT AND TRADEMARK OFFICE
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
(Use several sheets if necessary)



U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Sub-Class	Filing Date, if Appropriate
------------------	-----------------	------	------	-----------	-----------------------------

RECEIVED
MAR 12 2003
Technology Center 2100

FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number	Date	Country	Sub-Class	Translation Yes No
ANB	10-222581	08/21/1998	JAPAN	B06F 17/60	(see attached ABSTRACT)

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

ANB "Insurance Square Bangi", NIKKEI Multimedia for Business No. 46, published in Japan: Nikkei Business Publications, Inc., April 15, 1999, pp. 86-89.

ANB AMEMIYA, Hideo, "Derivatives Keywords 280", published in Japan: Kinsai Institute for Financial Affairs, Inc., First Edition, May 29, 2000, p. 301.

ANB KOYAMA, Shuzo, "E-retail-Innovation to Change Distribution", published in Japan: Toyokeizaishinpo-sha, First Edition, December 26, 2000, pp. 112-113, 134-136.

not translated

Examiner Aline Booth Date Considered 3/7/05

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

BEST AVAILABLE COPY